

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 09/820,803	Confirmation No.:	5542
Filed	: March 30, 2001		
Applicant	: Ganesan, et al.		
Title	: Multiple Mode Registration and Payment Processing		
TC/AU	: 3624		
Examiner	: Ella Colbert		
Docket No.	: 23952-0147		
Customer No.	: 29052		

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the non-final Office Action dated January 4, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 20 of this paper.